

<Date>

<Name>

<Street Address>

<City, State, Zip>

Dear <xxxxxxxxxxxx>,

The privacy of our customers has always been important to State Farm. I am notifying all State Farm customers with whom my agency has had a relationship, as well as any prospective customers for whom we may have information, about an incident that involved one of my former team members. On July 28, 2012, I became aware of activity that may have been occurring over, at least, the past two months.

The incident involved an employee who formerly worked in my office. While employed, and contrary to the business practices of my office, the employee used customer information inappropriately. This information would have included names, addresses, birthdates, credit card numbers and social security numbers. We have been unable to confirm which customers' information which was misused by this person. We are cooperating with law enforcement in the investigation, which has not delayed this notification.

I am notifying you about this incident and providing the information below, so that you can take proper steps to guard against potential unauthorized activity on your accounts. I greatly appreciate your business and sincerely apologize for any concern or inconvenience this may cause.

As a precautionary measure and at our expense, we are offering you a 12-month subscription to a credit monitoring and identity theft protection service called TrueCredit®. This service will provide you with a copy of your credit report, monitor your credit files at the three major credit reporting agencies, and notify you of certain suspicious activities that could indicate potential identity theft. This program is provided by TransUnion, Inc., a leading provider of identity theft protection and recovery services.

To learn more about TrueCredit® and to enroll in an online service, go to <http://www.truecredit.com/code>, follow the online instructions and enter gift certificate code **XXXX-XXXX-XXXX-XXXX**. To enroll by phone for a paper-based service delivered through the mail, please contact TransUnion's Call Center toll-free at 1-800-354-1036, Monday – Friday, 5:30 am – 4:30 pm, Pacific Time. Provide this 6-digit Offer ID, **XXXXXX**, to the customer service representative. This offer will be available until **<insert expiration date>**. For more information, please see "Frequently Asked Questions" at the end of this letter.

In addition, we offer the following information for general awareness:

- ❖ You should remain vigilant for the next 12 to 24 months by reviewing and monitoring your accounts and credit reports. Report suspected incidents of identity theft to local law enforcement or your state Attorney General's office. Information about identity theft, fraud alerts, and security freezes can be obtained from the sources listed below.
- ❖ If you discover suspicious activity on any of your billings and other accounts, notify the issuer of the fraudulent use and cancel the existing account. You may want to contact the fraud department of one of the credit reporting agencies below to place a fraud alert on your consumer credit report. A fraud alert tells creditors to contact you before they open any new accounts or make changes to your existing accounts.
 - **Equifax:** 1-800-525-6285; www.equifax.com; P.O. Box 740241, Atlanta, GA 30374

- **Experian:** 1-888-397-3742; www.experian.com; P.O. Box 9532, Allen, TX 75013
- **TransUnion:** 1-800-680-7289; www.transunion.com; Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790

- ❖ You are entitled to receive a free copy of your credit report annually from each of the three major reporting agencies. You may request it through one of the following methods:
 - **Phone:** toll free number – 1-877-322-8228
 - **Online:** www.annualcreditreport.com
 - **U.S. Mail:** Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281
- ❖ You may place a “security freeze” (also known as a “credit freeze”) on your credit file. A security freeze is designed to prevent potential creditors from accessing your credit report at the three national credit bureaus without your consent.
 - There may be fees for placing, lifting or removing a security freeze, which generally range from \$5 to \$20 per action. There is no charge, however, to lift or remove a security freeze if you provide the credit bureaus with a valid police report. You have a right to obtain a police report if you are a victim of identity theft.
 - Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit bureau listed above. Because the instructions for how to establish a security freeze differ from state to state, please contact the three credit bureaus to find out more information.
- ❖ Additional guidance on what identity theft is and how to report suspected fraudulent transactions can be obtained from the Federal Trade Commission (FTC):
 - **Phone:** 1-877-ID-THEFT (438-4338); or TTY: 1-866-653-4261
 - **Online:** www.ftc.gov/IDTheft
 - **U.S. Mail:** Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580

I truly regret the inconvenience and concern this situation may have caused you. Should you have questions about this incident, please do not hesitate to contact me between the hours of 9:00 AM – 5:30 PM (Pacific Time), Monday – Friday or 10:00 AM – 2:00 PM on Saturdays at (xxx) xxx-xxxx.

Sincerely,

xxxxxxxxxxx
 State Farm Agent
 State Farm Insurance Companies

For Massachusetts Residents: You have the right to obtain a police report. If you are a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, temporarily lift, or remove a security freeze.

For Maryland Residents: You may contact the Maryland Office of the Attorney General's Consumer Protection Division for more information on how to prevent identity theft:

- Phone: 1-888-743-0023
- Online: www.oag.state.md.us
- U.S. Mail: 200 ST. Paul Place, Baltimore, MD 21202

For North Carolina Residents: You may contact the North Carolina Office of the Attorney General's Consumer Protection Division for more information on how to prevent identity theft:

- Phone: 919-716-6000
- Online: www.ncdoj.gov
- U.S. Mail: 9001 Mail Service Center, Raleigh, NC 27699-9001

Frequently Asked Questions

1 – Should I place a fraud alert with one of the credit reporting agencies?

The person affected should be the one to make that decision. You should consider that while doing so would provide you with peace of mind, it could also slow down the credit application process for a while. A fraud alert stays in place for 90 days.

2 – Should I obtain a free copy of my credit report?

There is no apparent downside to doing so. Obtaining a free copy of your credit report each year is something all consumers should consider.

3 – If I choose to take advantage of TransUnion's credit monitoring service, how do I enroll?

- On the Internet - go to <http://www.truecredit.com/code> (Be sure to use this exact website address.)
- Enter the unique 16-digit gift certificate code provided for you and your household in this letter.
- Your household's 16-digit online **gift certificate code** is case sensitive – use all UPPERCASE letters.

4 – What if I have problems enrolling in the complimentary credit monitoring service?

- You may call TransUnion's toll-free customer service number at **1-800-295-4150**. Their hours are: 5:00 am – 9:00 pm, Monday – Thursday, and 5:00 am – 5:00 pm, Friday – Sunday, (Pacific Time).

5 – How do I enroll in TransUnion's credit monitoring service if I don't have access to the Internet?

- Contact TransUnion's Call Center toll-free at 1-800-354-1036, (M – F, 5:30 am - 4:30 pm PST)
- Provide your household's unique 6-digit **Offer ID** (shown on the first page of this letter) to the customer service representative.
- This is a paper-based service with reports delivered through the mail.

6 – What do I get with my TransUnion credit monitoring service enrollment?

- Access to your Credit Report and Credit Monitoring service for one year
- Assistance if you become a victim of Identity Theft
- Up to \$25,000 Identity Theft Insurance for you and your covered family members if you are victims of Identity Theft (See www.truecredit.com for details)